

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: PAPESH, PATRICIA A. § Case No. 08-32771  
§  
HERZOG, PATRICIA A. §  
§  
Debtor(s) §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 08/20/2010 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 North Ottawa Street  
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/23/2010 By: /s/BRADLEY J. WALLER  
Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re: PAPESH, PATRICIA A.

§ Case No. 08-32771

HERZOG, PATRICIA A.

§  
§  
§  
§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 29,233.42  
*and approved disbursements of* \$ 0.00  
*leaving a balance on hand of* <sup>1</sup> \$ 29,233.42

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>BRADLEY J. WALLER</u>	\$ 3,673.34	\$ 188.00
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	\$	\$
<i>Attorney for</i>	\$	\$
<i>Accountant for</i>	\$	\$
<i>Appraiser for</i>	\$	\$
<i>Other</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 58,874.43 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 43.1 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	DISCOVER BANK	\$ 8,572.16	\$ 3,694.19
2	CHASE BANK USA	\$ 37,522.35	\$ 16,170.35
3	eCAST Settlement Corporation assignee of HSBC Bank	\$ 8,150.03	\$ 3,512.28
4	Chase Bank USA, N.A.	\$ 774.77	\$ 333.89
5	Recovery Management Systems Corporation - Sam's Club	\$ 3,145.82	\$ 1,355.70
6	Recovery Management Systems Corporation - QCard	\$ 709.30	\$ 305.67

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		N/A	

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER  
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-32771

User: dwilliams  
Form ID: ntcftfc7

Page 1 of 2  
Total Noticed: 55

Date Rcvd: Jul 02, 2009

The following entities were noticed by first class mail on Jul 04, 2009.  
 db +Patricia A. Papesh, 1115 Galway Rd., Joliet, IL 60431-8633  
 aty +Eric G Zelazny, Eric Zelazny + Associates, P.C., 116 N. Chicago Street, Suite 302,  
     Joliet, IL 60432-4293  
 tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,  
     Sycamore, IL 60178-3140  
 12916695 +Am Hm Mtg, 3 Ada, Irvine, CA 92618-2304  
 12916697 +Bally Total Fitness, 12440 E Imperial Hwy #30, Norwalk, CA 90650-3177  
 12916698 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001  
 12916699 +Bp/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 12916708 +Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705  
 12916709 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 12916710 +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 12916713 +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438  
 12916714 +Countrywide, 450 American St Credit Reporting S, Simi Valley, CA 93065-6285  
 12916715 +Credit Concepts Inc, 3444 Harry S Truman Blvd, Saint Charles, MO 63301-4046  
 12916718 +Discovr Cd, Po Box 15316, Wilmington, DE 19850-5316  
 12916727 +GMAC, P.O. Box 2182, Greeley, CO 80632-2182  
 12916721 +Gemb/Kirkln, Po Box 981400, El Paso, TX 79998-1400  
 12916728 +Gmac, P.O. Box 2150, Greeley, CO 80632-2150  
 12916729 +Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415  
 12916732 +Hlthcare Cu, 1151 E Warrenville, Naperville, IL 60563-9339  
 12916741 +Modern Woman, Po Box 848999, Hollywood, FL 33084-0999  
 12916742 +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600  
 12916744 +Peoples United Bank, 850 Main St, Bridgeport, CT 06604-4904  
 12916745 +Prov Bncrp, Po Box 9180, Pleasanton, CA 94566-9180  
 12916746 +Pvdn Bncrp, Po Box 9180, Pleasanton, CA 94566-9180  
 12916747 +Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475  
 12916749 +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 12916751 +Sears/Cbsd, 8725 W Sahara Ave, The Lakes, NV 89163-0001  
 12916750 +Sears/Cbsd, 8725 W Sahara Ave Mc 02/02/03, The Lakes, NV 89163-0001  
 12916752 +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 12916754 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 12916757 Washington Mutual Fa, Po Box 1093, Northridge, CA 91328  
 12916758 +Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498  
 12916760 +Wffnatlnbk, Po Box 94498, Las Vegas, NV 89193-4498  
 12916761 +Wshngtn Mutl, 7757 Bayberry Rd, Jacksonville, FL 32256-6816

The following entities were noticed by electronic transmission on Jul 02, 2009.

12916694 +EDI: RMSC.COM Jul 02 2009 20:13:00 Abt Tv/Gemb, Po Box 981439, El Paso, TX 79998-1439  
 12916696 +EDI: AGFINANCE.COM Jul 02 2009 20:13:00 American General Finan, 600 N Royal Ave,  
     Evansville, IN 47715-2612  
 12916696 +E-mail/PDF: CBP@AGFINANCE.COM Jul 03 2009 01:43:48 American General Finan, 600 N Royal Ave,  
     Evansville, IN 47715-2612  
 12916698 +EDI: BANKAMER2.COM Jul 02 2009 20:13:00 Bank Of America, Pob 17054,  
     Wilmington, DE 19884-0001  
 12916700 +EDI: CAPITALONE.COM Jul 02 2009 20:13:00 Cap One, Po Box 85520, Richmond, VA 23285-5520  
 12916702 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, 201 N Walnut Street, Wilmington, DE 19801-2920  
 12916701 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, Bank One Card Serv 800 Brooksedge Blvd,  
     Westerville, OH 43081-2822  
 12916703 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, 800 Brooksedge Blvd,  
     Westerville, OH 43081-2822  
 12916707 +EDI: CHASE.COM Jul 02 2009 20:13:00 Chase, 4915 Independence Pkwy, Tampa, FL 33634-7518  
 12916710 EDI: CITICORP.COM Jul 02 2009 20:13:00 Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 12916709 +EDI: CITICORP.COM Jul 02 2009 20:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 12916716 EDI: DISCOVER.COM Jul 02 2009 20:13:00 Discover Fin, Pob 15316, Wilmington, DE 19850  
 12916719 +EDI: CHASE.COM Jul 02 2009 20:13:00 First Usa Bank N A, 1001 Jefferson Plaza,  
     Wilmington, DE 19801-1493  
 12916727 +EDI: GMACFS.COM Jul 02 2009 20:13:00 GMAC, P.O. Box 2182, Greeley, CO 80632-2182  
 12916720 +EDI: RMSC.COM Jul 02 2009 20:13:00 Gemb/Jcp, Po Box 981402, El Paso, TX 79998-1402  
 12916722 +EDI: RMSC.COM Jul 02 2009 20:13:00 Gemb/L & T, Po Box 981400, El Paso, TX 79998-1400  
 12916724 +EDI: RMSC.COM Jul 02 2009 20:13:00 Gemb/Lnt, Po Box 981400, El Paso, TX 79998-1400  
 12916725 +EDI: RMSC.COM Jul 02 2009 20:13:00 Gemb/Qvc, Po Box 981127, El Paso, TX 79998-1127  
 12916726 +EDI: RMSC.COM Jul 02 2009 20:13:00 Gemb/Sams Club, Po Box 981400, El Paso, TX 79998-1400  
 12916728 +EDI: GMACFS.COM Jul 02 2009 20:13:00 Gmac, P.O. Box 2150, Greeley, CO 80632-2150  
 12916733 +EDI: HFC.COM Jul 02 2009 20:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 12916736 +EDI: HFC.COM Jul 02 2009 20:13:00 Hsbc/Carsn, Pob 15521, Wilmington, DE 19850-5521  
 12916737 +EDI: HFC.COM Jul 02 2009 20:13:00 Hsbc/Menards, Pob 15521, Wilmington, DE 19850-5521  
 12916738 +EDI: HFC.COM Jul 02 2009 20:13:00 Hsbc/Rs, 90 Christiana Rd, New Castle, DE 19720-3118  
 12916739 +EDI: CBSKOHLS.COM Jul 02 2009 20:13:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,  
     Menomonee Falls, WI 53051-5660  
 12916740 +EDI: TSYIS2.COM Jul 02 2009 20:13:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 12916756 EDI: FUNB.COM Jul 02 2009 20:13:00 Wachovia Bank Na/Ftu, Po Box 3117,  
     Winston Salem, NC 27102

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12916704\* +Chase, Bank One Card Serv 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 12916705\* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 12916706\* +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822  
 12916711\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 12916712\* +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 12916717\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
     (address filed with court: Discover Fin, Pob 15316, Wilmington, DE 19850)

District/off: 0752-1  
Case: 08-32771

User: dwilliams  
Form ID: ntcftfc7

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
12916723\* Gemb/L&T, Po Box 981400, El Paso, TX 79998-1400  
12916730\* +Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415  
12916731\* +Healthcare Assoc Cr Un, 1151 E Warrenville Rd, Naperville, IL 60563-9415  
12916734\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
12916735\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
12916743\* +Nicor Gas, 1844 Ferry Road, Naperville, IL 60563-9600  
12916748\* +Rnb-Fields3, Po Box 9475, Minneapolis, MN 55440-9475  
12916753\* +Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
12916755\* +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
12916759\* +Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTALS: 0, \* 16

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2009

Signature: Joseph Speetjens